

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
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Number of BHCs in Peer Group	223	206	214	200	170
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.74	3.66	3.69	3.73	3.97
+ Non-interest Income	1.01	1.09	1.06	1.24	1.20
- Overhead Expense	2.91	2.97	2.94	3.07	3.12
- Provision for Losses	0.17	0.18	0.19	0.23	0.30
+ Securities Gains (Losses)	0.01	0.04	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.74	1.72	1.71	1.81	1.82
Net Operating Income	1.14	1.13	1.12	1.16	1.18
Net Income	1.14	1.13	1.12	1.17	1.18
Net Income (Sub S Adjusted)	1.21	1.15	1.16	1.22	2.58

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.96	5.47	5.56	5.76	6.55
Interest Expense	1.90	1.50	1.57	1.69	2.26
Net Interest Income (TE)	4.05	3.97	3.99	4.05	4.28

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.15	0.19	0.25	0.30
Earnings Coverage of Net Losses (X)	3.59	26.58	25.28	17.88	16.96
Ln&Ls Allowance/Total Loans & Leases	1.27	1.37	1.30	1.38	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.72	0.61	0.76	0.75
30-89 Days Past Due Loans and Leases	0.51	0.58	0.58	0.73	0.88

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.20	24.55	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.56	14.01	13.71	12.75	11.79
Net Loans and Leases/Total Assets	68.95	66.05	67.83	64.49	63.54

CAPITALIZATION:

Tier 1 Leverage Ratio	8.74	8.64	8.65	8.68	8.54
Equity Capital/Total Assets	8.36	8.16	8.38	8.53	8.69
Net Loans&Ls/Equity Capital (X)	8.55	8.42	8.39	7.78	7.49
Cash Dividends/Net Income	26.85	26.94	27.11	26.94	25.95
Cash Dividends/Net Income (Sub S Adjusted)	26.19	33.96	31.75	45.24	24.95
Retained Earnings/Avg Equity Cap	9.59	9.39	9.31	9.62	9.72

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.46	0.48	0.29	0.42	0.68
Long-Term Debt/Equity Capital	1.30	1.47	1.61	1.31	1.21
Equity Investment in Subs/Equity Cap	114.41	114.49	113.70	111.00	107.71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.51	105.49	108.69	125.58	130.72

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.50	5.05	5.14	5.31	6.07
Less: Interest Expense	1.76	1.38	1.45	1.56	2.10
Equals: Net Interest Income (TE)	3.74	3.66	3.69	3.73	3.97
Plus: Non-Interest Income	1.01	1.09	1.06	1.24	1.20
Equals: Adj Operating Income (TE)	4.80	4.82	4.80	5.04	5.21
Less: Overhead Expense	2.91	2.97	2.94	3.07	3.12
Less: Provision for Loan and Lease Losses	0.17	0.18	0.19	0.23	0.30
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.04	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.74	1.72	1.71	1.81	1.82
Less: Applicable Income Taxes (TE)	0.57	0.57	0.56	0.60	0.61
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	1.14	1.13	1.12	1.16	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.14	1.13	1.12	1.17	1.18
Memo: Net Income (Last Four Qtrs)	1.12	1.13	1.11	1.17	1.18
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.52	92.60	92.68	92.44	92.84
Avg Int-Bearing Funds / Avg Assets	77.84	78.37	77.97	78.45	78.89
Int Income (TE) / Avg Earning Assets	5.96	5.47	5.56	5.76	6.55
Int Expense / Avg Earning Assets	1.90	1.50	1.57	1.69	2.26
Net Int Inc (TE) / Avg Earn Assets	4.05	3.97	3.99	4.05	4.28
YIELD OR COST:					
Total Loans and Leases (TE)	6.54	6.07	6.14	6.48	7.19
Interest-Bearing Bank Balances	2.68	1.14	1.65	1.59	2.96
Fed Funds Sold & Reverse Repos	2.64	0.95	1.33	1.07	1.59
Trading Assets	1.26	1.56	1.27	2.99	2.59
Total Earning Assets	5.86	5.36	5.47	5.65	6.43
Investment Securities (TE)	4.21	4.10	4.08	4.24	5.34
U. S. Treasury & Agency Sec (excl MBS)	3.40	3.31	3.32	3.47	4.55
Mortgage-Backed Securities	4.05	3.86	3.91	3.89	5.27
All Other Securities	6.30	6.32	6.28	6.67	7.12
Interest-Bearing Deposits	1.94	1.49	1.57	1.73	2.41
Time Deposits of \$100K or More	2.81	2.27	2.34	2.56	3.34
Time Deposits < \$100K	2.74	2.42	2.46	2.79	3.70
Other Domestic Deposits	1.23	0.77	0.86	0.87	1.28
Foreign Deposits	2.03	1.26	1.81	1.68	2.31
Fed Funds Purchased and Repos	2.33	1.07	1.34	1.27	1.82
Other Borrowed Funds & Trading Liab	3.71	3.35	3.37	3.76	4.42
All Interest-Bearing Funds	2.25	1.76	1.85	1.99	2.65

PEER GROUP 03

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	29	28	56	54	51
Avg Assets per Employee (\$000)	3,735	3,590	3,620	3,344	3,190
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.08	2.24	2.08	1.94	2.21
Overhead Exp / NII + Non-Int Income	61.64	62.84	62.28	62.34	60.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.91	2.97	2.94	3.07	3.12
Personnel Expense	1.62	1.64	1.61	1.66	1.68
Net Occupancy Expense	0.42	0.42	0.42	0.43	0.44
Other Operating Expenses	0.85	0.89	0.88	0.95	0.97
Overhead Less Non-Interest Income	1.86	1.83	1.84	1.79	1.85
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	60.46	61.56	61.14	61.06	59.44
Personnel Expense	33.72	34.00	33.49	33.14	32.15
Net Occupancy Expense	8.70	8.77	8.72	8.55	8.45
Other Operating Expenses	17.68	18.49	18.45	18.83	18.62
Total Non-Interest Income	20.78	22.32	21.97	24.10	22.48
Fiduciary Activities Income	1.48	1.62	1.58	1.46	1.67
Serv Charges on Deposit Accts - Domestic	7.75	8.39	8.37	8.45	8.00
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.64	0.58	0.59	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.30	0.27	0.27	0.26
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.56	0.53	0.55	0.53	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	1.69	1.77	1.82	2.74	1.98
Other Non-Interest Income	6.05	6.43	6.22	6.76	6.65
Overhead Less Non-Interest Income	39.23	38.75	38.83	36.51	36.58
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.99	28.06	28.21	28.34	28.57
Appl Inc Tax+TE/Pretax NOI+TE	34.13	33.91	33.72	34.14	34.38

PERCENT OF TOTAL ASSETS	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	51.83	48.56	50.70	46.66	45.34
Commercial and Industrial Loans	10.26	10.47	10.39	10.55	10.20
Loans to Individuals	3.47	3.76	3.49	4.01	4.70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.70	0.64	0.68	0.62	0.73
Other Loans and Leases	1.01	1.04	0.99	1.12	1.08
Net Loans and Leases	68.95	66.05	67.83	64.49	63.54
Debt Securities Over 1 Year	17.21	20.39	18.86	21.02	21.51
Mutual Funds and Equity Securities	0.19	0.25	0.22	0.40	0.45
Subtotal	87.11	87.37	87.66	86.69	86.23
Interest-Bearing Bank Balances	0.22	0.25	0.25	0.31	0.35
Federal Funds Sold & Reverse Repos	0.98	0.83	0.87	0.82	1.11
Debt Securities 1 Year or Less	2.04	1.76	2.00	2.12	2.37
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.12	90.99	91.49	90.80	90.92
Non-Int Cash and Due From Dep Inst	2.73	2.87	2.49	3.09	3.38
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.08	0.09	0.08	0.10	0.09
All Other Assets	6.05	6.03	5.92	5.93	5.56

MEMORANDA:

Short-Term Investments	3.64	3.32	3.57	3.77	4.39
U. S. Treasury Securities	0.21	0.27	0.26	0.41	0.41
U. S. Agency Securities (excl MBS)	6.07	6.55	6.22	6.35	5.62
Municipal Securities	2.84	2.73	2.63	3.26	3.13
Mortgage-Backed Securities	7.90	9.58	9.07	10.22	11.36
Asset-Backed Securities	0.01	0.01	0.00	0.02	0.05
Other Debt Securities	0.53	0.73	0.63	0.89	1.09
RE Loans Secured by 1-4 Family	15.53	15.68	15.71	15.93	17.50
Revolving	3.09	3.01	3.14	2.84	2.73
Closed-End, Sec by First Liens	10.86	10.97	10.91	11.34	13.09
Closed-End, Sec by Junior Liens	1.03	1.12	1.04	1.19	1.35
Commercial Real Estate Loans	33.39	30.50	32.22	28.42	25.50
Construction and Land Dev	9.17	7.57	8.36	6.71	5.78
Multifamily	1.96	1.77	2.03	1.69	1.62
Nonfarm Nonresidential	20.70	20.01	20.31	19.01	17.34
RE Loans Secured by Farmland	1.00	0.81	0.90	0.79	0.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.37	73.59	74.90	72.41	71.55
RE Loans Secured by 1-4 Family	23.14	24.33	23.90	25.28	27.84
Revolving	4.54	4.59	4.67	4.41	4.25
Closed-End	17.96	19.15	18.55	20.29	23.13
Commercial Real Estate Loans	48.23	45.79	47.16	43.63	39.62
Construction and Land Dev	13.21	11.24	12.17	10.21	8.80
Multifamily	2.82	2.70	2.98	2.63	2.56
Nonfarm Nonresidential	30.15	30.32	30.10	29.42	27.12
RE Loans Secured by Farmland	1.44	1.20	1.32	1.21	1.14
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	14.87	15.69	15.23	16.09	15.73
Loans to Individuals	5.07	5.76	5.26	6.29	7.43
Credit Card Loans	0.08	0.09	0.09	0.11	0.16
Agricultural Loans	1.01	0.97	1.00	0.95	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.51	1.64	1.52	1.81	1.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	3.64	3.32	3.57	3.77	4.39
Liquid Assets	19.48	22.00	20.63	22.80	23.44
Investment Securities	19.96	22.96	21.75	24.25	25.02
Net Loans and Leases	68.95	66.05	67.83	64.49	63.54
Net Lns, Ls & Stdby Ltrs of Credit	69.98	67.11	68.91	65.55	64.44
Core Deposits	62.68	64.00	63.60	64.62	64.71
Noncore Funding	26.09	25.08	25.28	24.22	24.08
Time Deposits of \$100K or More	13.90	11.96	12.89	11.13	11.54
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.90	3.13	2.91	3.08	3.03
Net Fed Funds Purchased (Sold)	1.90	2.33	2.05	2.31	1.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.77	2.40	2.61	2.45	1.83
Earning Assets Repr in 1 Year	42.31	37.96	41.72	38.38	38.44
Int-Bearing Liab Repr in 1 Year	26.56	25.05	25.74	25.85	27.35
Long-Term Debt Repr in 1 Year	0.45	0.61	0.59	0.50	0.48
Net Assets Repriceable in 1 Year	14.54	11.74	14.52	11.45	9.79
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.20	24.55	24.19	23.15	22.35
Net ST Noncore Funding Dependence	14.56	14.01	13.71	12.75	11.79
Short-Term Inv/ST Noncore Funding	27.61	25.40	27.43	30.27	36.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.51	8.97	7.13	11.15	12.22
Net Loans and Leases/Total Deposits	89.07	86.02	87.77	84.64	82.67
Net Loans and Leases/Core Deposits	111.90	104.66	108.03	101.54	100.01
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.17	-0.08	0.32	0.79	1.42
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.18	-2.11	0.55	2.45	6.32
Struct Notes Appr(Depr)/Eq Cap	-0.09	-0.25	-0.07	-0.02	0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.59	9.19	10.14	8.42	8.84
Available-For-Sale Securities	90.41	90.81	89.86	91.58	91.16
U.S. Treasury Securities	1.30	1.62	1.60	2.08	2.02
U.S. Agency Securities (excl MBS)	33.59	31.84	31.79	29.73	25.70
Municipal Securities	15.00	12.73	13.05	14.46	13.17
Mortgage-Backed Securities	38.48	40.61	40.96	41.01	43.93
Asset-Backed Securities	0.03	0.05	0.02	0.07	0.20
Other Debt Securities	2.65	3.21	3.02	3.73	4.21
Mutual Funds and Equity Securities	1.06	1.13	1.15	1.71	1.86
Debt Securities 1 Year or Less	11.56	9.11	10.50	9.85	10.94
Debt Securities 1 To 5 Years	39.10	34.71	36.65	31.29	32.44
Debt Securities Over 5 Years	44.69	52.18	48.14	53.47	51.12
Pledged Securities	60.24	56.42	58.55	55.08	51.53
Structured Notes, Fair Value	1.96	1.79	2.00	1.08	0.36

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.17	0.18	0.19	0.23	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.27	0.28	0.35	0.47
Provision for Ln&Ls Losses/Net Losses	58.67	230.04	207.65	154.29	168.41
Ln&Ls Allowance/Total Loans & Leases	1.27	1.37	1.30	1.38	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.38	16.67	13.23	9.21	8.82
ALL/Nonaccrual Assets	486.86	424.44	469.70	354.92	417.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	379.89	312.28	385.28	269.95	299.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.23	0.26	0.33	0.38
Recoveries/Avg Loans and Leases	0.07	0.07	0.07	0.08	0.08
Net Losses/Avg Loans and Leases	0.12	0.15	0.19	0.25	0.30
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	17.60	14.04	28.56	30.56	27.00
Earnings Coverage of Net Losses (X)	3.59	26.58	25.28	17.88	16.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.04	0.05	0.08	0.08
RE Loans Secured By 1-4 Family	0.05	0.05	0.06	0.07	0.07
Revolving	0.02	0.02	0.03	0.04	0.05
Closed-End	0.05	0.05	0.06	0.08	0.08
Commercial Real Estate Loans	0.03	0.02	0.04	0.07	0.08
Construction and Land Dev	0.00	0.01	0.02	0.03	0.06
Multifamily	0.00	0.00	0.00	0.02	0.01
Nonfarm Nonresidential	0.05	0.02	0.04	0.07	0.06
RE Loans Secured by Farmland	0.00	0.01	0.01	0.02	0.01
Commercial and Industrial Loans	0.18	0.28	0.44	0.51	0.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.79	0.94	1.02	0.94
Credit Card Loans	1.70	2.41	2.45	3.30	3.74
Agricultural Loans	0.00	0.04	0.06	0.05	0.12
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.28	0.16	0.32	0.39	0.41

PERCENT OF LOANS AND LEASES	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002

30-89 Days PD Loans and Leases	0.51	0.58	0.58	0.73	0.88
90+ Days PD Loans and Leases	0.06	0.09	0.07	0.09	0.10
Nonaccrual Loans and Leases	0.47	0.57	0.49	0.62	0.63
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.69	0.57	0.73	0.78
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.51	0.58	0.58	0.73	0.88
90+ Days Past Due Assets	0.06	0.09	0.07	0.09	0.10
Nonaccrual Assets	0.48	0.58	0.49	0.63	0.64
30+ Days PD & Nonaccrual Assets	1.09	1.31	1.18	1.50	1.72
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.38	0.46	0.39	0.48	0.51
90+ PD & Nonaccrual Assets + OREO	0.50	0.59	0.51	0.62	0.63
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.43	0.51	0.46	0.53	0.53
Allowance for Loan & Lease Losses	49.32	54.95	51.45	59.13	56.57
Equity Cap + ALLL	4.74	5.83	5.02	5.80	5.61
Tier 1 Cap + ALLL	4.59	5.53	4.87	5.73	5.81
Loans & Leases + RE Acquired	0.63	0.78	0.67	0.82	0.83

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.43	0.49	0.51	0.64	0.75
- 90+ Days Past Due	0.05	0.08	0.05	0.08	0.09
- Nonaccrual	0.39	0.48	0.44	0.53	0.54
Coml & Indl - 30-89 Days PD	0.68	0.80	0.55	0.74	0.92
- 90+ Days Past Due	0.05	0.08	0.07	0.10	0.09
- Nonaccrual	0.70	0.90	0.68	0.87	0.91
Individuals - 30-89 Days PD	0.96	1.09	1.07	1.36	1.52
- 90+ Days Past Due	0.07	0.10	0.09	0.12	0.15
- Nonaccrual	0.23	0.21	0.23	0.25	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.24	0.21	0.15	0.30	0.30
- 90+ Days Past Due	0.01	0.01	0.00	0.02	0.02
- Nonaccrual	0.18	0.39	0.23	0.44	0.57
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.32	0.46	0.45	0.52	0.52
- 90+ Days Past Due	0.01	0.04	0.01	0.05	0.05
- Nonaccrual	0.12	0.16	0.12	0.28	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.55	0.63	0.73	0.91	1.02
- 90+ Days Past Due	0.05	0.09	0.08	0.11	0.10
- Nonaccrual	0.37	0.46	0.42	0.48	0.45
Revolving - 30-89 Days PD	0.20	0.24	0.22	0.26	0.37
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.03
- Nonaccrual	0.10	0.09	0.10	0.10	0.10
Closed-End - 30-89 Days PD	0.56	0.74	0.77	1.06	1.10
- 90+ Days Past Due	0.06	0.11	0.09	0.13	0.11
- Nonaccrual	0.43	0.49	0.49	0.50	0.50
- Jr Lien 30-89 Days PD	0.06	0.07	0.06	0.07	0.10
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.05	0.05	0.05	0.06	0.05
Commercial RE - 30-89 Days PD	0.34	0.37	0.38	0.43	0.57
- 90+ Days Past Due	0.04	0.05	0.03	0.04	0.06
- Nonaccrual	0.37	0.47	0.39	0.50	0.52
Const & Dev - 30-89 Days PD	0.29	0.33	0.33	0.40	0.62
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.04
- Nonaccrual	0.17	0.22	0.19	0.34	0.43
Multi family - 30-89 Days PD	0.08	0.10	0.11	0.13	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.08	0.08	0.20	0.10
Nonfarm Nres- 30-89 Days PD	0.32	0.35	0.37	0.42	0.44
- 90+ Days Past Due	0.03	0.05	0.03	0.03	0.05
- Nonaccrual	0.43	0.52	0.46	0.50	0.50
Farmland - 30-89 Days PD	0.15	0.28	0.18	0.34	0.52
- 90+ Days Past Due	0.01	0.01	0.01	0.06	0.05
- Nonaccrual	0.22	0.33	0.24	0.43	0.46
Credit Card - 30-89 Days PD	0.97	1.17	1.03	1.28	1.72
- 90+ Days Past Due	0.42	0.48	0.36	0.59	0.64
- Nonaccrual	0.02	0.04	0.02	0.02	0.01

CAPITAL RATIOS	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	8.74	8.64	8.65	8.68	8.54
Tier 1 RBC Ratio	11.28	11.49	11.44	11.84	12.05
Total Risk-Based Capital Ratio	12.70	13.09	12.95	13.36	13.48
Tangible Tier 1 Leverage Ratio	8.69	8.58	8.59	8.62	8.47
Tangible Common Eq Cap/Tan Assets	7.17	7.03	7.28	7.41	7.72
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.67	16.74	17.05	15.63	15.18
Standby Letters of Credit	0.92	0.94	0.96	0.91	0.76
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.03	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.79	1.27	0.99	1.37	1.31
Interest Rate Contracts	0.78	1.19	0.97	1.20	1.15
Interest Rate Futures & Forward Contr	0.06	0.07	0.04	0.05	0.07
Written Options Contr (Int Rate)	0.10	0.06	0.04	0.02	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.29	0.61	0.52	0.62	0.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	26.76	26.32	27.20	25.69	25.28

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	98.69	89.75	99.52	98.20	98.24
Foreign Exchange Contracts	0.00	0.39	0.00	1.48	0.00
Equity, Comm, & Other Contracts	0.27	0.27	0.33	0.11	0.12
Futures and Forwards	16.41	12.21	20.83	14.25	20.75
Written Options	20.71	13.03	24.75	9.55	6.44
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.56	12.72	23.66	9.55	6.35
Purchased Options	1.05	1.50	0.82	1.63	5.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.95	1.42	0.76	1.51	5.79
Swaps	45.35	56.98	51.32	57.39	57.90
Held for Trading	0.66	0.00	0.45	0.00	0.00
Interest Rate Contracts	0.66	0.00	0.45	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.34	100.00	99.55	100.00	100.00
Interest Rate Contracts	84.35	88.94	87.02	87.52	97.59
Foreign Exchange Contracts	0.00	0.00	0.00	0.84	0.00
Equity, Comm, & Other Contracts	0.27	0.27	0.33	0.11	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	78.53	83.12	73.47	85.25	90.81
One Year or Less	29.73	16.98	26.74	17.14	33.55
Over 1 Year to 5 Years	28.86	32.33	32.03	39.02	36.52
Over 5 Years	8.39	20.59	9.74	10.74	9.34
Gross Negative Fair Value (Abs Val)	0.52	0.89	0.67	0.74	1.06
Gross Positive Fair Value	0.50	0.58	0.55	0.57	1.20
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.01
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.01	0.16	0.16	0.17	0.08
Decr (Incr) in Int Expense/Net Income	-0.01	0.15	0.08	0.11	0.06
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.01	0.00
Incr (Decr) in Net Income/Net Income	0.01	0.72	0.53	0.91	0.49

INSURANCE ACTIVITIES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	19.48	19.59	29.59	17.74	32.21
Ins Under Assets(L/H)/Tot Ins Und Ast	80.52	80.41	70.41	82.26	67.79
Sep Acct Assets(L/H)/Total Life Ast	0.00	11.11	12.50	10.00	20.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.53	0.55	0.53	0.56
Premium Inc/Ins Activities Revenue	0.04	0.17	0.17	0.40	3.52
Credit Rel Prem Inc/Tot Prem Inc	61.17	77.50	65.56	76.91	68.02
Other Prem Inc/Total Prem Inc	38.83	22.50	34.44	23.09	31.98
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	17.17	188.47	77.70	12.54	8.30
Ins Net Inc (L/H)/Equity (L/H)	13.56	5.53	5.35	7.19	8.71
Insur Ben, Losses, Exp/Insur Premiums	826.52	190.82	206.13	468.98	28.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.73	1.56	0.03	0.08	0.14
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.73	0.18	0.17	0.27	0.11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.64	7.50	7.72	7.18	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
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FOREIGN ACTIVITIES

Yield: Foreign Loans	0.08	0.16	0.00	0.25	0.33
Cost: Interest-Bearing Deposits	2.03	1.26	1.81	1.68	2.31

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	1.64	1.58	0.01
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	N/A	N/A	N/A	120.25	N/A

GROWTH RATES:

Net Loans and Leases	17.73	-16.46	-9.49	-29.90	78.78
Total Selected Assets	-0.53	-18.30	-3.69	-24.29	52.66
Deposits	1190.42	3.45	42.08	10.83	6.48

PROFITABILITY:	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.37	13.29	13.11	13.46	13.51
Bank Net Inc/Avg Eq Inv in Banks	13.69	13.50	13.33	13.74	14.19
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.07	3.67	3.67	4.70	3.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.56	12.20	10.66	11.70	10.12
Bank Net Income/Parent Net Income	106.50	105.21	105.99	103.67	103.74
Nonbank Net Income/Parent Net Income	0.85	0.88	0.93	1.11	1.04
Sub BHCs Net Inc/Parent Net Income	83.62	91.75	86.08	79.83	72.15
LEVERAGE:					
Total Liabilities/Equity	24.11	24.96	24.10	21.49	16.43
Total Debt/Equity Capital	2.57	2.93	2.63	2.50	2.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.08	20.59	20.19	16.46	12.26
Tot Debt+Lns Guaranteed for Affl/Equity	3.06	3.35	3.10	3.25	3.51
Total Debt/Eq Cap - Exc Over Fair Value	2.60	2.96	2.67	2.56	2.62
Long-Term Debt/Equity Capital	1.30	1.47	1.61	1.31	1.21
Short-Term Debt/Equity Capital	0.46	0.48	0.29	0.42	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.16	0.25	0.23	0.32	0.31
Long-Term Debt/Consolidated LT Debt	1.78	3.51	4.13	2.69	3.59
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.41	114.49	113.70	111.00	107.71
Total Investment in Subs/Equity	116.28	116.52	115.67	112.80	109.04
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.36	97.96	98.73	96.06	96.61
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.79	99.44	100.07	97.42	97.70
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.01	1.00	1.09	0.90	0.60
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.48	2.39	2.44	2.11	1.88
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.49	104.15	109.41	125.07	127.26
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.51	105.49	108.69	125.58	130.72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.57	101.52	100.85	117.39	115.07
Pretax Oper Inc + Int Exp/Int Expense	4861.96	3564.55	4361.07	11012.5	18295.5
Div + Int From Subs/Int Exp + Div	179.41	164.95	165.61	187.00	178.74
Fees+Other Inc From Subs/Sal + Oth Exp	10.57	11.27	12.10	11.56	10.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	53.64	96.13	53.47	172.89	60.23
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.05	0.70	0.82	0.73	0.83
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	8.00	0.00
Total	0.00	0.00	0.00	8.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.08
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.09
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.68	1.05	0.99	1.34	1.22
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	89.54	84.01	91.05	84.27	72.18
Dividends Paid/Net Income	26.86	26.90	27.09	26.94	25.95
Net Income - Dividends/Avg Equity	9.59	9.40	9.24	9.62	9.72
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	146.94	134.26	138.45	151.35	160.79
Dividends From Nonbank Subs	0.42	0.50	0.94	1.64	1.52
Dividends From Subsidiary BHCs	2.09	2.20	2.31	1.65	2.73
Dividends From All Subsidiaries	174.25	148.69	172.45	189.43	190.86
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.83	36.05	37.89	40.41	43.60
Interest Income From Bank Subs	0.24	0.19	0.23	0.17	0.21
Mgt & Service Fees From Bank Subs	3.42	4.51	4.42	4.22	3.48
Other Income From Bank Subs	0.04	0.04	0.05	0.02	0.03
Operating Income From Bank Subs	45.95	44.62	46.44	49.57	55.62
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	36.59	40.97	42.04	57.13	41.25
Interest Income From Nonbank Subs	2.86	2.79	5.88	17.90	3.56
Mgt & Serv Fees From Nonbank Subs	1.35	1.62	1.07	0.71	1.61
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	58.49	60.74	67.26	105.74	60.09
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.75	33.88	35.41	41.89	40.95
Interest Inc From Subsidiary BHCs	0.05	0.05	0.06	0.00	3.07
Mgt & Serv Fees From Sub BHCs	3.08	0.13	0.13	1.57	2.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.47	35.06	36.17	51.53	46.46
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.88	61.57	60.94	66.69	67.34
Interest Income From Bank Subs	1.07	0.93	0.87	0.78	1.12
Mgt & Serv Fees From Bank Subs	5.74	5.55	5.91	5.19	4.22
Other Income From Bank Subs	0.07	0.07	0.07	0.07	0.07
Operating Income From Bank Subs	79.18	77.23	78.56	90.31	81.38
Dividends From Nonbank Subs	0.54	0.98	0.97	1.26	0.81
Interest Income From Nonbank Subs	0.03	0.06	0.04	0.07	0.05
Mgt & Serv Fees From Nonbank Subs	0.04	0.04	0.06	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.70	2.83	2.20	2.22	1.32
Dividends From Subsidiary BHCs	1.93	1.68	1.80	1.68	1.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.05	1.99	2.44	1.76	1.80
Loans and Adv From Subs/ST Debt	1673.08	999.31	4174.58	670.73	398.60
Loans and Adv From Subs/Total Debt	476.48	538.12	524.87	500.55	221.43

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									223
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.73	2.72	2.83	3.36	3.66	4.13	4.55	4.73	223
+ Non-interest Income	1.00	0.29	0.36	0.62	0.97	1.34	1.67	2.08	223
- Overhead Expense	2.91	1.73	2.13	2.46	2.85	3.32	3.87	4.34	223
- Provision for Losses	0.16	0.00	0.02	0.08	0.14	0.24	0.33	0.42	223
+ Securities Gains (Losses)	0.00	-0.03	-0.00	0.00	0.00	0.00	0.03	0.07	223
+ Other Tax Equiv Adjustments	-0.00	-0.09	-0.01	0.00	0.00	0.00	0.01	0.03	223
= Pretax Net Oper Income (TE)	1.74	0.71	0.95	1.36	1.68	2.12	2.51	2.91	223
Net Operating Income	1.13	0.41	0.64	0.88	1.12	1.36	1.67	2.04	223
Net Income	1.13	0.41	0.64	0.88	1.12	1.36	1.67	2.04	223
Net Income (Sub S Adjusted)	1.21	0.06	0.50	0.81	1.13	1.45	1.90	2.05	23
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.96	5.11	5.27	5.62	5.93	6.34	6.67	6.76	223
Interest Expense	1.90	1.10	1.29	1.57	1.91	2.23	2.51	2.71	223
Net Interest Income (TE)	4.05	2.88	3.17	3.62	4.03	4.42	4.91	5.32	223
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.04	-0.01	0.01	0.07	0.19	0.39	0.52	223
Earnings Coverage of Net Losses (X)	3.59	-661.81	-178.96	4.51	15.26	42.59	93.88	226.62	219
Ln&Ls Allowance/Total Loans & Leases	1.26	0.76	0.91	1.07	1.24	1.42	1.70	1.98	223
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.04	0.11	0.23	0.46	0.84	1.47	1.79	223
30-89 Days Past Due Loans and Leases	0.50	0.03	0.07	0.19	0.40	0.76	1.25	1.57	223
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.19	3.51	8.29	15.64	24.90	36.08	42.07	47.99	223
Net ST Noncore Funding Dependence	14.55	-0.84	2.00	7.16	13.99	21.01	30.18	35.72	223
Net Loans and Leases/Total Assets	68.94	47.03	54.09	61.46	69.45	76.77	81.23	83.28	223
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.74	6.55	7.00	7.79	8.56	9.61	10.85	11.74	223
Equity Capital/Total Assets	8.35	5.05	5.76	6.99	8.20	9.74	11.41	12.42	223
Net Loans&Ls/Equity Capital (X)	8.54	4.55	5.54	6.75	8.39	10.27	12.17	13.68	223
Cash Dividends/Net Income	26.85	0.00	0.00	11.73	27.94	43.42	57.60	68.25	216
Cash Dividends/Net Income (Sub S Adjusted)	26.18	-333.96	-24.83	-8.63	22.52	52.14	73.25	97.78	23
Retained Earnings/Avg Equity Cap	9.59	1.58	4.52	6.87	9.13	11.93	16.82	18.82	223
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.45	0.00	0.00	0.00	0.00	0.00	2.57	10.74	223
Long-Term Debt/Equity Capital	1.29	0.00	0.00	0.00	0.00	0.17	8.11	16.23	223
Equity Investment in Subs/Equity Cap	114.40	86.79	92.41	99.32	113.62	126.13	145.18	153.95	223
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.51	-8.30	14.01	65.79	101.51	138.03	250.31	315.92	221

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.49	4.70	4.83	5.10	5.48	5.86	6.13	6.34	223
Less: Interest Expense	1.75	0.98	1.18	1.45	1.77	2.06	2.30	2.48	223
Equals: Net Interest Income (TE)	3.73	2.72	2.83	3.36	3.66	4.13	4.55	4.73	223
Plus: Non-Interest Income	1.00	0.29	0.36	0.62	0.97	1.34	1.67	2.08	223
Equals: Adj Operating Income (TE)	4.80	3.26	3.71	4.24	4.76	5.34	5.94	6.28	223
Less: Overhead Expense	2.91	1.73	2.13	2.46	2.85	3.32	3.87	4.34	223
Less: Provision for Loan and Lease Losses	0.16	0.00	0.02	0.08	0.14	0.24	0.33	0.42	223
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.07	223
Plus: Other Tax Equiv Adjustments	-0.00	-0.09	-0.01	0.00	0.00	0.00	0.01	0.03	223
Equals: Pretax Net Oper Inc (TE)	1.74	0.71	0.95	1.36	1.68	2.12	2.51	2.91	223
Less: Applicable Income Taxes (TE)	0.57	0.01	0.13	0.40	0.58	0.73	0.92	1.05	223
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equals: Net Operating Income	1.13	0.41	0.64	0.88	1.12	1.36	1.67	2.04	223
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equals: Net Income	1.13	0.41	0.64	0.88	1.12	1.36	1.67	2.04	223
Memo: Net Income (Last Four Qtrs)	1.12	0.44	0.66	0.86	1.09	1.34	1.62	2.02	222
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.52	86.59	88.99	91.12	92.67	94.28	95.43	96.29	223
Avg Int-Bearing Funds / Avg Assets	77.84	64.01	67.83	72.79	78.14	82.44	86.36	88.42	223
Int Income (TE) / Avg Earning Assets	5.96	5.11	5.27	5.62	5.93	6.34	6.67	6.76	223
Int Expense / Avg Earning Assets	1.90	1.10	1.29	1.57	1.91	2.23	2.51	2.71	223
Net Int Inc (TE) / Avg Earn Assets	4.05	2.88	3.17	3.62	4.03	4.42	4.91	5.32	223
YIELD OR COST:									
Total Loans and Leases (TE)	6.53	5.80	5.97	6.18	6.51	6.82	7.20	7.45	223
Interest-Bearing Bank Balances	2.68	0.00	0.00	1.52	2.30	3.53	7.49	10.71	211
Fed Funds Sold & Reverse Repos	2.63	1.89	2.20	2.52	2.65	2.77	2.94	3.16	211
Trading Assets	1.26	0.00	0.00	0.00	0.00	2.26	2.89	3.38	13
Total Earning Assets	5.85	4.95	5.18	5.48	5.80	6.23	6.57	6.73	223
Investment Securities (TE)	4.20	2.96	3.31	3.72	4.16	4.64	5.14	5.68	223
U.S. Treasury & Agency Sec (excl MBS)	3.40	2.30	2.48	2.94	3.32	3.84	4.43	4.82	220
Mortgage-Backed Securities	4.05	3.00	3.25	3.72	4.04	4.37	4.78	5.26	213
All Other Securities	6.30	3.51	4.15	5.14	6.16	7.25	9.00	12.32	219
Interest-Bearing Deposits	1.93	1.05	1.37	1.62	1.93	2.24	2.50	2.64	223
Time Deposits of \$100K or More	2.80	1.99	2.20	2.53	2.84	3.04	3.25	3.43	223
Time Deposits < \$100K	2.73	2.05	2.18	2.47	2.72	3.01	3.24	3.60	223
Other Domestic Deposits	1.22	0.56	0.69	0.92	1.20	1.51	1.91	2.18	223
Foreign Deposits	2.03	0.00	0.00	0.26	1.70	2.72	3.38	3.64	5
Fed Funds Purchased and Repos	2.32	0.73	1.26	1.97	2.33	2.79	3.11	3.56	205
Other Borrowed Funds & Trading Liab	3.70	2.39	2.61	2.96	3.60	4.43	5.05	5.46	216
All Interest-Bearing Funds	2.25	1.48	1.62	1.95	2.26	2.56	2.84	2.97	223

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	29.26	20.74	22.00	23.78	28.12	33.83	39.22	44.94	223
Avg Assets per Employee (\$000)	3734.87	2324.17	2527.39	2929.02	3395.80	4467.22	5782.53	6849.98	223

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.08	0.00	0.00	0.00	1.27	3.85	7.60	9.08	223
Overhead Exp / NII + Non-Int Income	61.63	45.24	48.85	55.40	61.49	67.58	74.21	81.84	223

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.91	1.73	2.13	2.46	2.85	3.32	3.87	4.34	223
Personnel Expense	1.62	1.00	1.17	1.34	1.60	1.87	2.16	2.32	223
Net Occupancy Expense	0.41	0.22	0.26	0.33	0.41	0.50	0.60	0.65	223
Other Operating Expenses	0.85	0.44	0.54	0.68	0.83	1.00	1.20	1.46	223
Overhead Less Non-Interest Income	1.85	1.04	1.26	1.53	1.87	2.18	2.45	2.70	223

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.45	43.93	47.46	54.16	60.31	66.34	73.50	80.72	223
Personnel Expense	33.71	23.95	25.98	29.70	33.59	37.06	41.57	44.96	223
Net Occupancy Expense	8.70	5.16	5.83	7.34	8.56	9.91	12.01	12.78	223
Other Operating Expenses	17.68	10.71	12.28	14.97	17.25	20.34	23.67	27.34	223
Total Non-Interest Income	20.77	7.27	8.91	14.45	21.04	26.51	31.85	35.44	223
Fiduciary Activities Income	1.47	0.00	0.00	0.00	0.56	2.91	5.90	7.08	223
Serv Charges on Deposit Accts - Domestic	7.75	1.66	2.60	4.54	7.60	10.32	13.31	15.25	223
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Investment Banking Fees & Commissions	0.57	0.00	0.00	0.00	0.35	1.08	1.98	2.42	223
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Net Servicing Fees	0.25	0.00	0.00	0.00	0.02	0.35	1.16	1.99	223
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Insurance Activities Revenue	0.55	0.00	0.00	0.00	0.11	0.50	3.09	5.35	223
Net Gain (Loss) - Sales Loans, OREO, Oth	1.69	-0.19	-0.03	0.08	1.01	2.84	5.39	7.45	223
Other Non-Interest Income	6.04	1.40	2.38	3.57	5.56	7.59	11.62	15.52	223
Overhead Less Non-Interest Income	39.23	22.28	27.00	32.93	38.86	44.92	52.45	56.05	223

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.99	0.00	7.89	24.82	30.60	34.46	37.76	40.59	217
Appl Inc Tax+TE/Pretax NOI+TE	34.12	3.39	22.34	32.55	35.46	37.95	41.06	43.23	217

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.83	29.94	36.49	43.27	51.35	60.25	67.99	72.91	223
Commercial and Industrial Loans	10.25	2.39	3.55	6.27	9.23	14.05	19.11	23.16	223
Loans to Individuals	3.47	0.14	0.34	0.89	2.59	4.86	10.60	14.28	223
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	223
Agricultural Loans	0.69	0.00	0.00	0.00	0.13	1.15	3.29	5.05	223
Other Loans and Leases	1.01	0.00	0.06	0.19	0.69	1.41	3.04	4.68	223
Net Loans and Leases	68.94	47.03	54.09	61.46	69.45	76.77	81.23	83.28	223
Debt Securities Over 1 Year	17.20	3.09	5.81	9.81	15.56	24.64	32.37	37.16	223
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.05	0.29	0.80	1.70	223
Subtotal	87.11	75.82	80.42	84.07	88.07	90.02	91.90	92.63	223
Interest-Bearing Bank Balances	0.21	0.00	0.00	0.00	0.06	0.28	0.81	1.88	223
Federal Funds Sold & Reverse Repos	0.98	0.00	0.00	0.00	0.37	1.78	4.01	5.37	223
Debt Securities 1 Year or Less	2.04	0.01	0.07	0.36	1.40	3.25	6.63	8.37	223
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Total Earning Assets	91.12	86.56	87.89	89.62	91.31	92.57	94.09	94.62	223
Non-Int Cash and Due From Dep Inst	2.73	1.09	1.49	2.07	2.61	3.33	4.22	4.87	223
Acceptances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	223
Other Real Estate Owned	0.07	0.00	0.00	0.00	0.03	0.13	0.27	0.52	223
All Other Assets	6.05	2.92	3.35	4.57	5.90	7.25	9.03	10.79	223
MEMORANDA:									
Short-Term Investments	3.63	0.20	0.42	1.12	2.77	5.70	8.99	12.39	223
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.01	0.23	1.07	2.91	223
U.S. Agency Securities (excl MBS)	6.07	0.00	0.24	1.87	5.38	9.47	15.29	20.22	223
Municipal Securities	2.83	0.00	0.03	0.47	1.92	4.79	7.15	9.57	223
Mortgage-Backed Securities	7.89	0.00	0.13	1.86	6.09	13.97	20.18	23.73	223
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	223
Other Debt Securities	0.52	0.00	0.00	0.00	0.12	0.86	2.28	3.64	223
RE Loans Secured by 1-4 Family	15.52	2.50	5.16	8.78	14.00	22.61	27.28	35.21	223
Revolving	3.09	0.00	0.19	1.11	2.56	4.95	7.45	8.90	223
Closed-End, Sec by First Liens	10.85	1.21	2.79	5.29	9.45	16.10	21.44	25.86	223
Closed-End, Sec by Junior Liens	1.03	0.06	0.13	0.45	0.89	1.49	2.40	3.05	223
Commercial Real Estate Loans	33.39	14.50	16.23	23.11	33.46	41.80	53.85	61.10	223
Construction and Land Dev	9.16	1.04	2.09	4.33	8.43	13.00	19.30	24.93	223
Multifamily	1.96	0.13	0.29	0.59	1.45	2.72	5.92	9.83	223
Nonfarm Nonresidential	20.69	9.31	11.55	15.37	20.24	25.31	32.00	36.80	223
RE Loans Secured by Farmland	1.00	0.00	0.00	0.05	0.47	1.85	3.73	5.00	223
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.37	49.34	56.55	66.76	76.47	84.69	90.50	94.79	223
RE Loans Secured by 1-4 Family	23.13	4.35	6.98	13.04	21.53	31.79	43.19	52.72	223
Revolving	4.53	0.00	0.31	1.64	3.71	7.05	11.10	12.89	223
Closed-End	17.95	2.47	4.57	9.02	15.95	26.10	35.55	42.89	223
Commercial Real Estate Loans	48.23	23.95	27.25	35.65	47.83	58.94	71.61	77.92	223
Construction and Land Dev	13.20	1.50	3.39	6.70	12.04	18.09	27.50	33.49	223
Multifamily	2.81	0.23	0.48	0.97	2.05	4.01	8.37	12.07	223
Nonfarm Nonresidential	30.14	15.62	18.79	22.35	29.35	36.19	44.35	51.87	223
RE Loans Secured by Farmland	1.44	0.00	0.00	0.07	0.64	2.85	5.22	7.21	223
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	223
Commercial and Industrial Loans	14.86	3.62	5.25	9.19	13.79	19.50	27.50	30.80	223
Loans to Individuals	5.06	0.26	0.56	1.32	3.68	7.76	14.40	20.94	223
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.10	0.44	0.85	223
Agricultural Loans	1.01	0.00	0.00	0.00	0.20	1.66	4.87	7.03	223
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Other Loans and Leases	1.51	0.00	0.08	0.28	0.97	2.13	4.45	7.28	223

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.63	0.20	0.42	1.12	2.77	5.70	8.99	12.39	223
Liquid Assets	19.48	8.21	9.72	13.39	18.47	25.13	31.85	37.86	223
Investment Securities	19.96	5.86	7.99	12.13	18.76	27.08	35.66	41.02	223
Net Loans and Leases	68.94	47.03	54.09	61.46	69.45	76.77	81.23	83.28	223
Net Lns, Ls & Stdbly Ltrs of Credit	69.97	47.54	54.82	62.47	70.54	78.42	82.47	85.50	223
Core Deposits	62.67	42.83	47.48	54.06	63.37	70.50	74.73	78.55	223
Noncore Funding	26.09	9.96	12.84	17.70	24.92	34.53	41.38	46.22	223
Time Deposits of \$100K or More	13.89	5.51	6.47	8.51	12.69	18.19	24.89	32.38	223
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Fed Funds Purchased and Repos	2.90	0.00	0.00	0.42	2.14	4.78	8.54	11.79	223
Net Fed Funds Purchased (Sold)	1.90	-4.59	-2.94	-0.22	1.28	4.20	8.03	10.57	223
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Oth Borrowings W/Rem Mat 1 Yr or Less	2.77	0.00	0.00	0.45	1.76	4.57	7.38	9.29	223
Earning Assets Repr in 1 Year	42.31	17.45	22.76	31.93	42.57	53.63	60.49	66.81	223
Int-Bearing Liab Repr in 1 Year	26.56	9.31	12.38	15.92	23.40	36.39	49.54	55.25	223
Long-Term Debt Repr in 1 Year	0.44	0.00	0.00	0.00	0.00	0.65	2.51	4.52	223
Net Assets Repriceable in 1 Year	14.53	-18.04	-9.78	2.59	14.63	26.03	38.45	44.78	223
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.19	3.51	8.29	15.64	24.90	36.08	42.07	47.99	223
Net ST Noncore Funding Dependence	14.55	-0.84	2.00	7.16	13.99	21.01	30.18	35.72	223
Short-Term Inv/ST Noncore Funding	27.60	1.02	2.01	6.65	18.66	44.13	81.94	110.17	223
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.51	-24.09	-15.16	-5.30	3.56	12.97	26.91	37.39	223
Net Loans and Leases/Total Deposits	89.07	62.51	67.90	80.73	89.48	98.22	107.03	111.84	223
Net Loans and Leases/Core Deposits	111.89	71.65	75.55	95.56	110.13	127.85	151.11	166.57	223
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.17	-1.10	-0.53	-0.02	0.03	0.38	1.11	1.83	143
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.18	-4.29	-2.32	-1.15	-0.28	0.58	2.42	4.15	222
Struct Notes Appr(Depr)/Eq Cap	-0.09	-0.62	-0.37	-0.13	-0.04	-0.00	0.00	0.00	98
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.58	0.00	0.00	0.00	1.99	14.36	46.93	71.11	223
Available-For-Sale Securities	90.41	27.09	52.03	85.48	97.87	100.00	100.00	100.00	223
U.S. Treasury Securities	1.29	0.00	0.00	0.00	0.08	1.11	7.14	18.92	223
U.S. Agency Securities (excl MBS)	33.58	0.02	1.39	10.41	29.22	56.17	74.18	81.47	223
Municipal Securities	14.99	0.00	0.12	3.24	11.64	24.44	36.55	46.16	223
Mortgage-Backed Securities	38.48	0.00	1.07	13.67	35.40	60.49	79.50	86.36	223
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.19	1.04	223
Other Debt Securities	2.65	0.00	0.00	0.00	0.81	4.59	12.44	16.64	223
Mutual Funds and Equity Securities	1.05	0.00	0.00	0.00	0.25	1.73	4.45	10.76	223
Debt Securities 1 Year or Less	11.56	0.08	0.35	2.35	7.51	18.73	36.18	45.57	223
Debt Securities 1 To 5 Years	39.10	2.83	8.98	20.49	39.92	55.99	68.61	77.31	223
Debt Securities Over 5 Years	44.69	2.51	6.37	21.08	42.66	66.76	84.14	90.94	223
Pledged Securities	60.24	9.03	21.65	41.13	62.75	80.22	88.93	93.45	223
Structured Notes, Fair Value	1.96	0.00	0.00	0.00	0.00	2.70	10.16	15.32	223

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.02	0.08	0.14	0.24	0.33	0.42	223
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.00	0.03	0.13	0.20	0.33	0.52	0.60	223
Provision for Ln&Ls Losses/Net Losses	58.67	-341.12	-905.98	27.81	137.85	274.94	817.29	1032.59	219
Ln&Ls Allowance/Total Loans & Leases	1.26	0.76	0.91	1.07	1.24	1.42	1.70	1.98	223
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.38	2.27	3.22	5.24	10.79	23.05	58.44	103.00	177
ALLL/Nonaccrual Assets	486.86	76.21	98.74	184.83	324.95	674.45	1454.97	2371.10	220
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	379.89	73.10	88.26	161.54	273.00	523.22	1032.23	1699.52	221
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.00	0.01	0.05	0.14	0.28	0.47	0.70	223
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.02	0.05	0.10	0.18	0.22	223
Net Losses/Avg Loans and Leases	0.11	-0.04	-0.01	0.01	0.07	0.19	0.39	0.52	223
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Recoveries/Prior Year-End Losses	17.60	1.77	4.09	7.51	14.07	25.24	42.69	56.48	220
Earnings Coverage of Net Losses (X)	3.59	-661.81	-178.96	4.51	15.26	42.59	93.88	226.62	219
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.04	-0.01	-0.00	0.00	0.05	0.18	0.36	223
RE Loans Secured By 1-4 Family	0.04	-0.03	-0.01	0.00	0.01	0.08	0.21	0.29	223
Revolving	0.01	-0.03	-0.00	0.00	0.00	0.00	0.16	0.27	213
Closed-End	0.05	-0.03	-0.01	0.00	0.01	0.08	0.24	0.32	223
Commercial Real Estate Loans	0.03	-0.04	-0.01	0.00	0.00	0.03	0.18	0.42	223
Construction and Land Dev	0.00	-0.03	-0.00	0.00	0.00	0.00	0.03	0.06	223
Multifamily	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	219
Nonfarm Nonresidential	0.04	-0.05	-0.01	0.00	0.00	0.03	0.28	0.68	223
RE Loans Secured by Farmland	0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.09	184
Commercial and Industrial Loans	0.18	-0.38	-0.14	-0.02	0.08	0.33	0.77	1.31	223
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.75	0.05	0.11	0.29	0.56	1.14	1.89	2.61	187
Credit Card Loans	1.70	-0.30	0.00	0.04	1.57	2.74	4.16	6.40	85
Agricultural Loans	0.00	-0.27	-0.06	0.00	0.00	0.00	0.06	0.45	161
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.27	-0.16	-0.01	0.00	0.00	0.20	1.63	3.89	214

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.50	0.03	0.07	0.19	0.40	0.76	1.25	1.57	223
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.01	0.08	0.25	0.39	223
Nonaccrual Loans and Leases	0.47	0.03	0.06	0.17	0.35	0.67	1.22	1.67	223
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.05	0.11	0.22	0.46	0.77	1.32	1.75	223
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	223
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.50	0.03	0.07	0.19	0.40	0.76	1.25	1.57	223
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.01	0.08	0.25	0.39	223
Nonaccrual Assets	0.47	0.03	0.06	0.17	0.35	0.67	1.22	1.67	223
30+ Days PD & Nonaccrual Assets	1.09	0.13	0.25	0.51	0.99	1.53	2.34	2.83	223
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.37	0.03	0.07	0.15	0.31	0.53	0.92	1.22	223
90+ PD & Nonaccrual Assets + OREO	0.49	0.04	0.09	0.21	0.40	0.71	1.11	1.50	223
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.43	0.04	0.07	0.17	0.34	0.61	1.05	1.38	223
Allowance for Loan & Lease Losses	49.32	5.98	10.49	21.07	40.97	66.34	121.92	145.17	223
Equity Cap + ALLL	4.73	0.33	0.81	1.78	3.79	6.64	12.14	16.50	223
Tier 1 Cap + ALLL	4.58	0.33	0.76	1.84	3.71	6.52	11.34	14.01	223
Loans & Leases + RE Acquired	0.62	0.06	0.11	0.25	0.47	0.86	1.49	1.98	223

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.42	0.00	0.04	0.13	0.30	0.66	1.20	1.57	223
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.44	223
	- Nonaccrual	0.39	0.00	0.01	0.12	0.28	0.56	1.11	1.62	223
Coml & Indl	- 30-89 Days PD	0.67	0.00	0.01	0.17	0.44	0.99	1.92	2.75	223
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.25	0.47	223
	- Nonaccrual	0.69	0.00	0.00	0.13	0.45	1.20	2.15	3.08	223
Individuals	- 30-89 Days PD	0.95	0.00	0.11	0.39	0.83	1.35	2.32	2.62	222
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.02	0.13	0.32	0.52	222
	- Nonaccrual	0.23	0.00	0.00	0.00	0.11	0.40	0.95	1.26	222
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.40	1.17	1.88	161
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.64	161
	- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.18	1.16	2.52	161
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.42	1.94	3.08	214
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.33	214
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.82	2.83	214
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.54	0.00	0.01	0.16	0.43	0.83	1.44	1.77	223
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.23	0.42	223
	- Nonaccrual	0.36	0.00	0.00	0.06	0.28	0.62	1.12	1.46	223
Revolving	- 30-89 Days PD	0.19	0.00	0.00	0.00	0.12	0.37	0.68	0.89	213
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.17	213
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.17	0.43	0.75	213
Closed-End	- 30-89 Days PD	0.56	0.00	0.00	0.16	0.44	0.93	1.67	2.06	223
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.11	0.26	0.44	223
	- Nonaccrual	0.42	0.00	0.00	0.08	0.32	0.74	1.23	1.83	223
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.10	0.23	0.38	223
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	223
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.08	0.17	0.38	223
Commercial RE	- 30-89 Days PD	0.33	0.00	0.00	0.07	0.20	0.53	1.12	1.64	223
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.21	0.38	223
	- Nonaccrual	0.36	0.00	0.00	0.06	0.22	0.58	1.23	2.34	223
Const & Dev	- 30-89 Days PD	0.28	0.00	0.00	0.00	0.10	0.49	1.22	2.60	223
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.24	223
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.27	0.80	1.75	223
Multifamily	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.68	1.20	219
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.60	1.76	219
Nonfarm Nres-	- 30-89 Days PD	0.31	0.00	0.00	0.04	0.16	0.48	1.22	1.44	223
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.22	0.44	223
	- Nonaccrual	0.42	0.00	0.00	0.01	0.24	0.73	1.77	2.46	223
Farmland	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.24	0.77	1.33	184
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.32	184
	- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.17	1.31	2.97	184
Credit Card	- 30-89 Days PD	0.96	0.00	0.00	0.04	0.90	1.59	2.59	4.16	85
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.14	0.54	1.81	3.65	85
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.48	85

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.74	6.55	7.00	7.79	8.56	9.61	10.85	11.74	223
Tier 1 RBC Ratio	11.27	7.98	8.92	9.71	10.93	12.55	14.75	16.52	223
Total Risk-Based Capital Ratio	12.69	10.19	10.60	11.30	12.35	13.75	15.78	18.25	223
Tangible Tier 1 Leverage Ratio	8.68	6.45	6.97	7.72	8.52	9.56	10.84	11.62	223
Tangible Common Eq Cap/Tan Assets	7.17	4.38	4.99	6.02	7.02	8.19	9.54	11.44	223
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.66	7.41	9.21	12.39	16.84	22.10	27.80	33.77	223
Standby Letters of Credit	0.91	0.03	0.15	0.35	0.75	1.43	2.17	2.94	223
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.42	223
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.79	0.00	0.00	0.00	0.00	1.06	4.41	8.43	223
Interest Rate Contracts	0.77	0.00	0.00	0.00	0.00	0.96	4.40	8.43	223
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.46	1.35	223
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.86	1.83	223
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Interest Rate Swaps	0.28	0.00	0.00	0.00	0.00	0.00	2.39	4.51	223
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.75	12.21	15.35	19.37	26.41	32.44	43.11	45.99	223

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.69	0.00	38.52	100.00	100.00	100.00	100.00	100.00	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.26	0.00	0.00	0.00	0.00	0.00	0.00	100.00	94
Futures and Forwards	16.40	0.00	0.00	0.00	0.00	50.00	66.74	100.00	94
Written Options	20.70	0.00	0.00	0.00	6.31	49.73	80.54	100.00	94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Over-The-Counter	19.56	0.00	0.00	0.00	3.67	48.48	69.13	100.00	94
Purchased Options	1.04	0.00	0.00	0.00	0.00	0.00	2.09	27.29	94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Over-The-Counter	0.95	0.00	0.00	0.00	0.00	0.00	0.00	27.29	94
Swaps	45.35	0.00	0.00	0.00	16.39	100.00	100.00	100.00	94
Held for Trading	0.65	0.00	0.00	0.00	0.00	0.00	0.00	56.19	94
Interest Rate Contracts	0.65	0.00	0.00	0.00	0.00	0.00	0.00	56.19	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Non-Traded	99.34	0.00	100.00	100.00	100.00	100.00	100.00	100.00	94
Interest Rate Contracts	84.34	0.00	0.00	100.00	100.00	100.00	100.00	100.00	94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Comm, & Other Contracts	0.26	0.00	0.00	0.00	0.00	0.00	0.00	100.00	94
Deriv Contr (Excl Fut & FX LE 14 Days)	78.52	0.00	16.35	50.00	90.62	100.00	100.00	100.00	94
One Year or Less	29.72	0.00	0.00	0.00	13.33	53.28	89.66	100.00	94
Over 1 Year to 5 Years	28.85	0.00	0.00	0.00	0.00	52.82	100.00	100.00	94
Over 5 Years	8.38	0.00	0.00	0.00	0.00	0.00	64.72	86.73	94
Gross Negative Fair Value (Abs Val)	0.52	0.00	0.00	0.00	0.15	0.80	1.88	4.53	94
Gross Positive Fair Value	0.50	0.00	0.00	0.00	0.13	0.65	1.59	4.87	94
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	223
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.01	-0.24	0.00	0.00	0.00	0.00	0.00	0.35	216
Decr (Incr) in Int Expense/Net Income	-0.01	-0.98	0.00	0.00	0.00	0.00	0.00	0.14	216
Net Incr (Decr) Nonint Alloc/Net Income	0.00	-0.08	0.00	0.00	0.00	0.00	0.00	0.15	216
Incr (Decr) in Net Income/Net Income	0.01	-1.60	-0.47	0.00	0.00	0.00	0.40	1.61	216

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Ins Under Assets(P/C)/Tot Ins Und Ast	19.48	0.00	0.00	0.00	0.00	0.00	94.84	97.42	10
Ins Under Assets(L/H)/Tot Ins Und Ast	80.51	0.00	0.00	52.57	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.11	0.50	3.09	5.35	223
Premium Inc/Ins Activities Revenue	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.51	153
Credit Rel Prem Inc/Tot Prem Inc	61.16	0.00	0.00	0.00	99.90	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	38.83	0.00	0.00	0.00	0.00	94.10	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Ins Net Inc (P/C)/Equity (P/C)	17.16	14.09	14.09	14.09	14.09	17.16	19.01	19.62	2
Ins Net Inc (L/H)/Equity (L/H)	13.56	-6.93	-6.93	-1.11	3.24	28.36	34.42	39.79	8
Insur Ben, Losses, Exp/Insur Premiums	826.51	0.00	0.00	25.87	36.00	89.91	130.59	3945.29	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	50.72	1.45	1.45	1.45	1.45	50.72	80.29	90.14	2
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.72	0.00	0.00	0.00	0.00	0.92	13.86	56.93	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
CSV Life Insurance/Tier 1 Cap + ALLL	7.63	0.00	0.00	0.00	5.97	16.19	20.64	22.83	223
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.67	35
Cost: Interest-Bearing Deposits	2.03	0.00	0.00	0.26	1.70	2.72	3.38	3.64	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	17.73	-100.00	-100.00	-100.00	-2.70	83.75	181.72	403.31	25
Total Selected Assets	-0.53	-100.00	-100.00	-57.27	0.00	23.37	132.01	240.01	46
Deposits	1190.41	-100.00	-100.00	-100.00	-49.75	152.55	3075.79	4512.06	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.53	0.00	13.85	46.55	87.81	111.41	173.30	390.19	171
Dividends Paid/Net Income	26.85	0.00	0.00	11.73	27.94	43.42	57.59	68.25	216
Net Income - Dividends/Avg Equity	9.59	1.58	4.52	6.87	9.13	11.93	16.82	18.82	223
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	146.94	0.00	0.00	74.11	121.47	192.32	429.32	792.13	187
Dividends From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.17	2.37	5.75	187
Dividends From Subsidiary BHCs	2.09	0.00	0.00	0.00	0.00	0.00	0.00	101.56	187
Dividends From All Subsidiaries	174.24	0.00	1.70	96.06	125.86	199.30	429.32	792.13	187
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.82	0.00	0.00	14.32	37.71	65.87	90.23	112.44	202
Interest Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.21	1.11	4.34	202
Mgt & Service Fees From Bank Subs	3.41	0.00	0.00	0.00	0.00	0.00	21.22	53.44	202
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.07	1.92	202
Operating Income From Bank Subs	45.95	0.00	0.00	21.84	43.72	77.57	102.37	138.70	202
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	36.58	0.00	0.00	0.00	3.80	100.00	100.00	166.62	101
Interest Income From Nonbank Subs	2.85	0.00	0.00	0.00	0.00	0.00	2.95	103.51	101
Mgt & Serv Fees From Nonbank Subs	1.34	0.00	0.00	0.00	0.00	0.00	7.71	46.00	101
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101
Operating Inc From Nonbank Subs	58.49	0.00	0.00	0.00	41.35	100.00	184.82	287.89	101
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.75	0.00	0.00	0.00	25.22	42.78	59.90	79.32	28
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.21	0.58	28
Mgt & Serv Fees From Sub BHCs	3.08	0.00	0.00	0.00	0.00	0.00	4.52	46.12	28
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Income From Sub BHCs	33.47	0.00	0.00	0.00	26.41	47.47	72.75	166.94	28
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.88	0.00	0.00	20.65	87.12	98.91	99.95	100.00	217
Interest Income From Bank Subs	1.07	0.00	0.00	0.00	0.00	0.56	5.88	21.56	217
Mgt & Serv Fees From Bank Subs	5.73	0.00	0.00	0.00	0.00	0.00	42.78	60.62	217
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.05	2.19	217
Operating Income From Bank Subs	79.17	0.00	0.00	85.53	97.94	99.84	100.00	100.00	217
Dividends From Nonbank Subs	0.54	0.00	0.00	0.00	0.00	0.14	1.66	15.07	217
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.04	1.33	217
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.22	217
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Operating Inc From Nonbank Subs	1.69	0.00	0.00	0.00	0.00	0.97	7.70	44.11	217
Dividends From Subsidiary BHCs	1.92	0.00	0.00	0.00	0.00	0.00	0.00	96.76	217
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Operating Income From Sub BHCs	3.04	0.00	0.00	0.00	0.00	0.00	4.35	97.26	217
Loans and Adv From Subs/ST Debt	1673.07	0.00	0.00	0.00	322.17	1213.33	9030.53	16920.9	44
Loans and Adv From Subs/Total Debt	476.48	0.00	0.00	15.88	215.49	661.72	1486.02	5205.04	84

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1082067	1,305,156	ABC BANCORP	MOULTRIE, GA	
3283402	1,081,959	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1061679	1,465,097	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	1,606,806	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,643,539	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	1,833,015	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,480,796	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,859,187	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,107,659	AMERICANWEST BANCORPORATION	SPOKANE, WA	
2326629	1,194,628	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,031,288	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,454,305	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,383,527	BANC CORPORATION, THE	BIRMINGHAM, AL	
2066868	1,039,043	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,377,981	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	1,482,508	BANCPLUS CORPORATION	BELZONI, MS	
1138012	1,320,542	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
1137798	1,138,766	BANK CALUMET, INC.	HAMMOND, IN	
1143481	1,069,897	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1097089	1,902,817	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
1202708	1,105,830	BAYLAKE CORP.	STURGEON BAY, WI	
2728157	1,002,927	BERKSHIRE BANCORP INC.	NEW YORK, NY	
2835514	1,148,753	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,246,254	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	1,577,643	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	1,924,563	BTC FINANCIAL CORPORATION	DES MOINES, IA	
2687795	2,045,744	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,071,000	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1,586,984	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,015,560	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	Moved from Peer 4
1085509	2,625,926	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,544,449	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,467,237	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,164,841	CASCADE BANCORP	BEND, OR	
2568362	1,158,819	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3254952	2,459,322	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1,178,568	CENTER BANCORP, INC.	UNION, NJ	
3003178	1,502,755	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2158156	1,520,160	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2263407	1,248,599	CENTRAL COAST BANCORP	SALINAS, CA	
1111088	1,652,387	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,806,189	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	Name change from CHINA TRUST HOLDINGS CORP.
1139532	1,247,325	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1,133,701	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,059,580	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1076262	2,508,448	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,837,681	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,791,390	COBIZ INC.	DENVER, CO	
1085170	1,018,095	COLONY BANCORP, INC.	FITZGERALD, GA	Moved from Peer 4
1249543	1,284,115	COLUMBIA BANCORP	COLUMBIA, MD	
2078816	2,327,075	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
2467689	1,067,905	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,148,426	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
1080595	1,771,678	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,982,732	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1427501	1,165,339	COMMUNITY BANCSHARES, INC.	GREENWOOD VILLAGE, CO	
1070644	2,843,848	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1,039,339	CREWS BANKING CORPORATION	WAUCHULA, FL	
1121229	1,083,068	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,102,465	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	1,296,477	DURANT BANCORP, INC.	DURANT, OK	
2303910	1,140,522	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,275,586	EUROBANCSHARES, INC.	HATO REY, PR	
2038409	1,166,416	EXCHANGE NATIONAL BANCSHARES,	JEFFERSON CITY, MO	Moved from Peer 4
1055315	1,186,432	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,266,445	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,307,111	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,418,526	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,209,728	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,348,274	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,109,003	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,299,341	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,739,500	FIRST BANCORP	TROY, NC	
1204560	1,508,323	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,214,751	FIRST BANK CORP	FORT SMITH, AR	
1203602	2,027,862	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	2,845,096	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,933,219	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	2,425,817	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,156,142	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1145506	1,914,949	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,207,852	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,400,990	FIRST MARINER BANCORP	BALTIMORE, MD	
2833604	1,045,470	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
1106516	2,873,624	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1209097	2,151,018	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1063262	1,307,025	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	1,450,537	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	1,986,819	FIRST SECURITY BANCORP	SEARCY, AR	
1132104	1,196,970	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2,007,642	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1,267,422	FIRST UNITED CORPORATION	OAKLAND, MD	
2432614	1,444,391	FNB CORPORATION	CHRISTIANSBURG, VA	
1143762	1,025,930	FOUNDERS GROUP, INC.	WORTH, IL	
1026801	1,638,264	FREMONT BANCORPORATION	FREMONT, CA	
1031346	2,508,821	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2670573	1,532,935	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
2339133	2,004,337	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1201233	2,740,340	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1204346	1,071,347	GREATBANC, INC.	AURORA, IL	
1133277	1,374,194	GREENE COUNTY BANCSHARES, INC.	GREENEVILLE, TN	
2223997	1,322,236	HASTEN BANCSHARES	INDIANAPOLIS, IN	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1206546	2,716,860	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2634874	1,097,696	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,195,558	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,367,224	HILLS BANCORPORATION	HILLS, IA	
1491409	1,719,671	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1,140,411	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,098,631	HORIZON BANCORP	MICHIGAN CITY, IN	Moved from Peer 4
2343662	1,027,958	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	Moved from Peer 4
1048803	1,988,986	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	2,708,706	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	2,990,384	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	2,756,297	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1138535	1,527,772	INTERCHANGE FINANCIAL SERVICES	SADDLE BROOK, NJ	
2049302	1,511,604	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1064278	2,782,927	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	1,001,821	INWOOD BANCSHARES, INC.	DALLAS, TX	Moved from Peer 4
3114654	2,849,163	ITLA CAPITAL CORPORATION	LA JOLLA, CA	
1123915	1,195,110	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,099,339	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,539,109	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1,044,053	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,205,158	LAURITZEN CORPORATION	OMAHA, NE	
3101784	1,326,366	LIBERTY BANCSHARES, INC	JONESBORO, AR	
2325350	1,152,574	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	1,780,632	MACATAWA BANK CORPORATION	HOLLAND, MI	
2236447	2,372,970	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,515,802	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,540,312	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	
1207486	1,383,618	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,583,533	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,076,112	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1,709,157	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1,421,927	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1,054,210	MERCHANTS BANCSHARES, INC.	BURLINGTON, VT	
1204627	2,392,090	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	2,351,096	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	2,526,163	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1141348	1,095,572	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	1,717,381	NARA BANCORP, INC.	LOS ANGELES, CA	
1100037	1,416,139	NBC CAPITAL CORPORATION	STARKVILLE, MS	
1202052	1,105,926	NEB CORPORATION	FOND DU LAC, WI	
1109991	1,137,000	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1129887	1,187,300	NORTHERN EMPIRE BANCSHARES	SANTA ROSA, CA	
2244910	1,522,271	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1,211,267	OAK HILL FINANCIAL, INC.	JACKSON, OH	
1206911	2,236,540	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	2,000,797	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	1,434,265	ORION BANCORP, INC.	NAPLES, FL	
1075984	1,052,296	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1,583,993	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,177,156	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1139813	1, 210, 942	PENNRock FINANCIAL SERVICES CO	BLUE BALL, PA	
2807614	1, 450, 759	PENNSYLVANIA COMMERCE BANCORP,	CAMP HILL, PA	
1070578	1, 828, 456	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1, 121, 578	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3084953	1, 862, 013	PLACER SIERRA BANCSHARES	SACRAMENTO, CA	
1247893	2, 557, 026	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1098844	2, 353, 419	RENASANT CORPORATION	TUPELO, MS	Name change from PEOPLES HOLDING COMPANY, THE
1097025	2, 594, 403	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	2, 804, 269	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2066886	1, 189, 856	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 263, 713	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 266, 190	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1248304	2, 348, 305	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1133437	1, 689, 699	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 052, 175	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	1, 329, 256	SECURITY BANK CORPORATION	MACON, GA	
1199992	1, 790, 165	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 010, 686	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 530, 385	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 701, 142	SINOPAC BANCORP	LOS ANGELES, CA	
2345077	1, 110, 350	SNB BANCSHARES, INC.	SUGAR LAND, TX	
2033226	1, 002, 285	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	Moved from Peer 4
1075694	1, 061, 952	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1, 305, 687	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1, 691, 811	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 038, 295	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1245590	1, 621, 861	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 386, 449	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 091, 276	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 451, 760	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 335, 587	STATE BANKSHARES, INC.	FARGO, ND	
1210413	1, 537, 154	STATE FINANCIAL SERVICES CORPO	MILWAUKEE, WI	
2442640	1, 368, 641	STATE NATIONAL BANCSHARES, INC	FORT WORTH, TX	
1427275	1, 388, 041	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1, 908, 811	STERLING BANCORP	NEW YORK, NY	
1143829	2, 822, 883	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1126046	1, 055, 748	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	Moved from Peer 4
1135598	1, 035, 689	STOCKMEN'S BANCORP, INC., THE	KINGMAN, AZ	
2942702	1, 755, 409	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 417, 962	SUFFOLK BANCORP	RIVERHEAD, NY	
1104080	1, 008, 475	SUMMIT BANCSHARES, INC.	FORT WORTH, TX	Moved from Peer 4
1066713	1, 231, 067	SUNFLOWER BANKS, INC.	SALINA, KS	
2706735	2, 818, 052	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2663838	1, 242, 003	TEXAS UNITED BANCSHARES, INC.	LA GRANGE, TX	
1139260	1, 616, 580	TEXASBANC HOLDING CO.	WEATHERFORD, TX	
2457943	1, 013, 004	TIB FINANCIAL CORP.	NAPLES, FL	Moved from Peer 4
2367921	2, 042, 404	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1, 722, 366	TRICO BANCSHARES	CHICO, CA	
1056161	1, 171, 740	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 878, 782	U. S. B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	1, 741, 018	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	

BHCPR Reporters for Quarter Ending 06/30/2005
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1062649	1,031,769	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,699,635	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,488,544	UNIZAN FINANCIAL CORP.	CANTON, OH	
1050712	2,453,839	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1364110	1,620,760	VINEYARD NATIONAL BANCORP	RANCHO CUCAMONGA, CA	
2856377	1,394,030	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,466,896	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,773,411	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	2,339,676	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,187,793	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	1,847,327	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,781,603	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
2349815	2,621,344	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2508788	1,260,398	WESTERN SIERRA BANCORP	CAMERON PARK, CA	
1966671	1,356,670	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	1,457,020	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	1,832,542	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,930,412	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,830,808	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 223 bank holding companies.